

EXHIBIT 19

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE AND NOTICE OF
AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

Date mailed: July 12, 2018

Alice D. Petrone
24 Bretton Woods Drive
Cranston, RI 02920

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws §34-27-3.1 of The Rhode Island Mortgage Foreclosure and Sale Act.

NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE

Re: mortgage loan number 0091415844 in the original principal amount of \$223,000.00

The mortgagee named below ("Mortgagee") hereby notifies you that you are in default on your mortgage. If you fail to remedy this default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES

Housing counseling services are available to you at no cost. Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at www.hud.gov. The TDD number is 1-800-877-8339. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

HUD Approved Housing Counseling Agencies in Rhode Island may be found at this link:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>

If you do not have internet access, see the agencies listed on the enclosed list or call the toll-free number above and request a printed list.

Mortgagee: Bayview Loan Servicing, LLC, mortgage servicer for Federal Home Loan Mortgage Corporation
Mortgagee Address: 4425 Ponce DeLeon Boulevard, 5th Floor, Coral Gables, FL 33146

Mortgagee Authorized Representative: Jennifer Kraft

Date mailed: see above

Contact Information for Mortgagee Authorized Representative:

Telephone: 1-800-457-5105

Email: jenniferkraft@bayviewloanservicing.com

Disclosure pursuant to the Federal Fair Debt Collection Practices Act: This is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Enclosure
14.0259F.RI.MT001

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**AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA HIPOTECA
Y NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA**

Fecha de envío por correo: July 12, 2018

Alice D. Petrone
24 Bretton Woods Drive
Cranston, RI 02920

Se le proporciona esta notificación para informarle acerca del amparo que ofrecen las Leyes Generales de Rhode Island §34-27.3.1 de *The Rhode Island Mortgage Foreclosure and Sale Act* (Ley sobre Ejecución de Hipotecas y Remates de Rhode Island).

AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA HIPOTECA

Asunto: el número del préstamo hipotecario 0091415844

Por medio del presente el acreedor hipotecario indicado abajo ("Acreedor hipotecario") le notifica que su hipoteca esta morosa. Si no puede solventar la situación, el Acreedor hipotecario tiene el derecho de ejecutar la hipoteca del inmueble que avala el préstamo hipotecario al cual se alude en el presente aviso.

NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA

Se encuentran a disposición servicios de orientación sobre vivienda sin costo adicional. Los servicios de orientación pueden ayudarle a comprender las opciones de las que dispone, así como también ofrecerle recursos y referencias que podrían contribuir a evitar la ejecución de la hipoteca. Dichos servicios los ofrecen agencias de orientación hipotecaria aprobadas por el *United States Department of Housing and Urban Development* (Departamento de Vivienda y Desarrollo Urbano de EE.UU., HUD, por sus siglas en inglés). Puede localizar agencias de orientación hipotecaria aprobadas por HUD llamando al número gratuito de dicho departamento al 1-800-569-4287, o ingresando a la página en Internet de HUD www.hud.gov El número del dispositivo de comunicación para sordos (TDD, por sus siglas en inglés) es 1-800-877-8339. Los servicios de orientación para prevenir la ejecución de hipotecas se ofrecen sin costo alguno mediante el Programa de Orientación para la Vivienda de HUD.

Agencias de asesoría aprobadas por el Departamento de Vivienda y Desarrollo Urbano en Rhode Island pueden ser encontradas en este lugar:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>.

Si usted no tiene acceso a internet, ver las agencias que se indican en el papel incluido o llame a la línea de teléfono gratuita que aparece arriba para solicitar una lista impresa.

Acreedor hipotecario: Bayview Loan Servicing, LLC, proveedor de servicios de hipoteca por Federal Home Loan Mortgage Corporation

Dirección del Acreedor hipotecario: 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, FL 33146

Representante autorizado del Acreedor hipotecario: Jennifer Kraft

Fecha de envío por correo: como indicado arriba

Información de contacto del representante autorizado del Acreedor hipotecario:

Teléfono: 1-800-457-5105

Correo electrónico: jenniferkraft@bayviewloanservicing.com

Encl. 14.0259F.RI.MT001
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This listing is current as of **07/10/2018**.

Agencies located in RHODE ISLAND

Agency Name: CHURCH COMMUNITY HOUSING CORPORATION

Phone: 401-846-5114-12

Toll Free:

Fax: 401-849-7930

Email: dandreozi@cchcnewport.org

Address: 50 Washington Square

NEWPORT, Rhode Island 02840-3083

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.cchcnewport.org

Agency ID: 81573

Agency Name: BLACKSTONE VALLEY COMMUNITY ACTION PROGRAM

Phone: 401-723-4520-238

Toll Free:

Fax: 401-723-3325

Email: jdaugherty@bvcap.org

Address: 32 Goff Avenue

PAWTUCKET, Rhode Island 02860-2928

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling

Languages: - English

- Portuguese

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.bvcap.org>

Agency ID: 80225

Agency Name: OLNEYVILLE HOUSING CORPORATION D/B/A ONE NEIGHBORHOOD BUILDERS

Phone: 401-351-8719-105

Toll Free:

Fax: 401-351-0019

Email: pastor@oneneighborhoodbuilders.org

Address: 66 Chaffee Street

PROVIDENCE, Rhode Island 02909-2734

Counseling Services:

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.oneneighborhoodbuilders.org>

Agency ID: 82109

Agency Name: PROVIDENCE HOUSING AUTHORITY

Phone: 401-709-6413

Toll Free:

Fax:

Email: N/A

Address: 50 Laurel Hill Ave

Providence, Rhode Island 02909-4306

Counseling Services:

- Financial Management/Budget Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

- Spanish

Affiliation:

Website: <http://site.notavailable.org>

Agency ID: 81892

Agency Name: STOP WASTING ABANDONED PROPERTY

Phone: 401-272-0526-113
Toll Free: 401-272-0526
Fax: 401-272-5653
Email: nlambert@swapinc.org
Address: 439 Pine Street

PROVIDENCE, Rhode Island 02907-1317

Counseling Services: - Financial Management/Budget Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops

Languages: - English
- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.swapinc.org>

Agency ID: 81579

Agency Name: WEST ELMWOOD HOUSING DEVELOPMENT CORPORATION

Phone: 401-453-3220

Toll Free:

Fax:

Email: N/A

Address: 224 Dexter St

Providence, Rhode Island 02907-2413

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops

Languages: - English
- Portuguese
- Spanish

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.westelmwood.org>

Agency ID: 81377

Agency Name: RHODE ISLAND HOUSING HELP CENTER

Phone: 401-457-1130

Toll Free:

Fax: 401-450-1362

Email: helpcenter@rhodeislandhousing.org

Address: 43 Jefferson Blvd

WARWICK, Rhode Island 02888-1027

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English
- Portuguese
- Spanish

Affiliation:

Website: www.rhodeislandhousing.org

Agency ID: 84588

Agency Name: NEIGHBORWORKS BLACKSTONE RIVER VALLEY

Phone: 401-762-0074

Toll Free:

Fax:

Email: N/A

Address: 719 Front St Unit 103

Woonsocket, Rhode Island 02895-5278

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops

Languages: - English
- Spanish

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.NeighborWorksBRV.org>

Agency ID: 84015

Michienzie & Sawin LLC

Alice D. Petrone
24 Bretton Woods Drive
Cranston, RI 02920

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